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|---------------------------------|---|-------------------------------|-----------------------------------|
| <i>SERFF Tracking Number:</i> | <i>ALSX-125394067</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Allstate Indemnity Company</i> | <i>State Tracking Number:</i> | <i>EFT \$25</i> |
| <i>Company Tracking Number:</i> | <i>R18896</i> | | |
| <i>TOI:</i> | <i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i> | <i>Sub-TOI:</i> | <i>05.0003 Commercial Package</i> |
| <i>Product Name:</i> | <i>Landlords Package Policy</i> | | |
| <i>Project Name/Number:</i> | <i>2007 - DeHoyos Appeals Process Filing/R18896</i> | | |

Filing at a Glance

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|--|------------------------------|--|
| Company: Allstate Indemnity Company | SERFF Tr Num: ALSX-125394067 | State: Arkansas |
| Product Name: Landlords Package Policy | SERFF Status: Closed | State Tr Num: EFT \$25 |
| TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability | | |
| Sub-TOI: 05.0003 Commercial Package | Co Tr Num: R18896 | State Status: Fees verified and received |
| Filing Type: Rule | Co Status: | Reviewer(s): Betty Montes, Llyweyia Rawlins, Brittany Yielding |
| | Author: SPI AllState | Disposition Date: 12/21/2007 |
| | Date Submitted: 12/19/2007 | Disposition Status: Exempt from Review |
| Effective Date Requested (New): 03/10/2008 | | Effective Date (New): 03/01/2008 |
| Effective Date Requested (Renewal): 03/10/2008 | | Effective Date (Renewal): 03/01/2008 |

State Filing Description:

General Information

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|---|--|
| Project Name: 2007 - DeHoyos Appeals Process Filing | Status of Filing in Domicile: Authorized |
| Project Number: R18896 | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 12/21/2007 | |
| State Status Changed: 12/21/2007 | Deemer Date: |
| Corresponding Filing Tracking Number: | |
| Filing Description: | |
| Insurance Scoring Appeals Process | |

With this filing, Allstate Indemnity Company is implementing an appeals process for Insurance Scoring in the state of Arkansas. The same process will be implemented in all Allstate Group companies and lines that order credit reports for

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| | <i>Liability</i> | | |
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the use of Insurance Scoring in Arkansas. The appeals process will allow consumers whose Insurance Score has been adversely impacted by extraordinary circumstances to appeal the Insurance Score, Allstate has previously assigned to them. If an insured meets the criteria listed in the rule, a neutral Insurance Score will be applied to the policy. The conditions under, which an insured may appeal his or her Insurance Score may be found in the attached Rule Pages.

This change will not affect the way Allstate initially assigns an Insurance Score to an insured. There is no rate change associated with this filing.

Effective Date:
 New business: March 10, 2008
 Renewals: March 10, 2008

Company and Contact

Filing Contact Information

| | |
|----------------------|------------------------|
| Patrick Torsney, | ptors@allstate.com |
| 2775 Sanders Road | (847) 402-5000 [Phone] |
| Northbrook, IL 60062 | (847) 402-9757[FAX] |

Filing Company Information

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|-----------------------------|-------------------------|-----------------------------|
| Allstate Indemnity Company | CoCode: 19240 | State of Domicile: Illinois |
| 2775 Sanders Road | Group Code: 8 | Company Type: |
| Suite A5 | | |
| Northbrook, IL 60062 | Group Name: Allstate | State ID Number: |
| (847) 402-5000 ext. [Phone] | FEIN Number: 36-6115679 | |

Filing Fees

| | |
|------------------|---|
| Fee Required? | Yes |
| Fee Amount: | \$25.00 |
| Retaliatory? | No |
| Fee Explanation: | Independent Rule Filings - All P&C Lines = \$25 |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|----------------------------|---------|----------------|---------------|
| Allstate Indemnity Company | \$25.00 | 12/19/2007 | 17176735 |

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Liability
Product Name: Landlords Package Policy
Project Name/Number: 2007 - DeHoyos Appeals Process Filing/R18896

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------------|------------------|------------|----------------|
| Exempt from Review | Llyweyia Rawlins | 12/21/2007 | 12/21/2007 |

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Disposition

Disposition Date: 12/21/2007

Effective Date (New): 03/01/2008

Effective Date (Renewal): 03/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

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 Company Tracking Number: R18896
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 Liability
 Product Name: Landlords Package Policy
 Project Name/Number: 2007 - DeHoyos Appeals Process Filing/R18896

| Item Type | Item Name | Item Status | Public Access |
|-----------|---------------------|--|---------------|
| Rate | CheckingList_R18896 | Accepted for Informational Purposes | Yes |
| Rate | Manual_R18896 | Accepted for Informational Purposes | Yes |

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

| Review Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Attachments Number: |
|-------------------------------------|---------------------|-------------------|-------------|---|
| Accepted for Informational Purposes | CheckingList_R18896 | R18896 | New | R18896.PDF |
| Accepted for Informational Purposes | Manual_R18896 | R18896 | Replacement | R18896.PDF |

CHECKING LIST FOR LANDLORDS PACKAGE POLICY

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

RULES

Enclosed: Pages 24-2 and 24-3 dated 1-1-2008

Withdrawn: Pages 24-2 dated 03-20-2006

RULE 24 – RATING GROUP CLASSIFICATION

Each policy will be assigned a Rating Group based upon the criteria below. At each renewal, the same Rating Group will continue to apply unless the policy qualifies for a different Rating Group under Section B of this Rule.

A. INITIAL RATING GROUP DETERMINATION

The policy will be assigned to a Rating Group based on the Insurance Score assigned when the credit report(s) ordered in connection with the policy were requested, regardless of the effective date of the policy.

For Policy Rating Group assignment on or after March 20, 2006:

| <u>Insurance Score</u> | <u>Rating Group</u> |
|-------------------------------|----------------------------|
| 1-401 | 1 |
| 402-443 | 2 |
| 444-487 | 3 |
| 488-536 | 4 |
| 537-999 | 5 |

With respect to credit reports requested on and after March 20, 2006 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an Insurance Score of 489 will be assigned.

The policy of any insured whose credit report was ordered by Allstate Indemnity Company for the purpose of Rating Group determination pursuant to this rule on or after March 10, 2008 may, at Allstate's sole discretion, be assigned to Rating Group 2 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

B. SUBSEQUENT RATING GROUP DETERMINATION

At each renewal, the same Rating Group will continue to apply unless at renewal one of the following applies:

1. For Rating Group 5 and beginning with the 3rd renewal after 03/21/06, credit report(s) will be ordered for all applicable insureds on the policy at the time of the reorder. Subsequently, credit report(s) will be ordered prior to every 3rd renewal effective date following the effective date of the policy for which credit report(s) were most recently ordered. Additional, effective 03/21/05, and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. If an insured requests a reorder, the next automatic reorder will take place prior to the 3rd renewal effective date following the effective date of the policy for which the credit report(s) was most recently ordered to determine the applicable Rating Group. Any reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Indemnity Company at the time of the reorder.
2. For all Rating Groups other than Rating Group 5 and only once annually at the named insured's request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding the ordering of credit reports that is in effect for Allstate Indemnity Company at the time of the reorder.

NOTE: If named insured requests a credit report reorder(s) less than 45 days prior to the renewal effective date of the policy, the updated IS score will be reflected in the Rating Group determination for the next following policy period.

The policy of any insured whose credit report was ordered by Allstate Indemnity Company for the purpose of Rating Group determination pursuant to this rule on or after March 10, 2008 may, at Allstate's sole discretion, be assigned to Rating Group 2 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following extraordinary circumstances: divorce; death of a spouse or member of the same household; involuntary unemployment; catastrophic medical expense; care of adult dependent; identity theft; long-term injury, illness or disability; care of a dependent grandchild; or domestic violence.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s), all credit reports needed to assign the proper Rating Group will be reordered.

New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder according to the policy regarding ordering of credit reports that is in effect for Allstate Indemnity Company at the time of the reorder, and the applicable Rating Group will be assigned based upon the resulting Insurance Score from the reordered credit report.